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PATENT

Attorney Docket No. 00982.0004.NPUS00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Examiner:

Raymond J. Bayeri

Jeremy Stein Cohen

Group Art Unit:

2173

Serial No .:

09/912,280

Filing Date:

23 July 2001

Title:

System and Method for

Analyzing Transaction Data

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT DATED JANUARY 14, 2005 and OFFICE ACTION DATED MAY 3, 2004.

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Dear Sir:

This is in response to the NOTICE OF NON-COMPLIANT AMENDMENT dated January 14, 2005, having a shortened statutory period for response that expires on February 14, 2005. Accordingly, this Response is timely filed. The Examiner is respectfully requested to reconsider the claims in view of the following remarks. For ease of use for the examiner, this response includes a compliant CLAIMS section as well as the material from the RESPONSE filed November 3, 2004.